

Information to identify the case:

Debtor 1	<u>William T Hutchinson Sr.</u>	Social Security number or ITIN	xxx-xx-1712
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen S Hutchinson</u>	Social Security number or ITIN	xxx-xx-6493
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70463-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William T Hutchinson Sr.

Karen S Hutchinson

12/13/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William T Hutchinson, Sr.
Karen S Hutchinson
Debtors

Case No. 17-70463-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Dec 13, 2022

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William T Hutchinson, Sr., Karen S Hutchinson, 75 Privateroad 5069, Commodore, PA 15729-9116
14643582	Access Services - VIN Capitol, P.O. Box 157, Tampa, FL 33603
14661269	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14643590	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
14643591	+ Indiana County Tax Claim Bureau, 825 Philadelphia Street, Indiana, PA 15701-3951
14662005	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14643594	+ Northwest Consumer Discount Company, PO Box 456, Punxsutawney, PA 15767-0456
14724926	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner, Holmdel, NJ 07733-1976
14643595	+ Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
14643597	+ Tek Collect, 871 Park St, Columbus, OH 43215-1441
14643599	Westlake Financial Svc, PO Box 141419, Irving, TX 75014-1419

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bknotices@sns.com	Dec 13 2022 23:49:00	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643583	+ Email/Text: EBNProcessing@afni.com	Dec 13 2022 23:48:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14643584	+ EDI: CAPITALONE.COM	Dec 14 2022 04:48:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14643585	+ EDI: CITICORP.COM	Dec 14 2022 04:48:00	Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-2120
14643586	+ EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Commonwealth of Pennsylvania, Department of Revenue, Strawberry Square, Fourth & Walnut Streets, Harrisburg, PA 17128-0001
14643586	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Commonwealth of Pennsylvania, Department of Revenue, Strawberry Square, Fourth & Walnut Streets, Harrisburg, PA 17128-0001
14643587	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0315-7

User: auto

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		Dec 14 2022 00:02:04	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14643588	+ Email/Text: SAABankruptcy@fcbanking.com		
		Dec 13 2022 23:48:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14643589	+ Email/Text: fsncustbrnotice@fullservicenetwork.com		
		Dec 13 2022 23:48:00	Full Service Network, 600 Grant St Fl 30, Pittsburgh, PA 15219-2702
14643592	EDI: IRS.COM		
		Dec 14 2022 04:48:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14699354	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 14 2022 00:02:05	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699357	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 14 2022 00:01:49	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14643593	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 14 2022 04:48:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14643596	EDI: PRA.COM		
		Dec 14 2022 04:48:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14726077	EDI: PRA.COM		
		Dec 14 2022 04:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14655006	EDI: PENNDEPTREV		
		Dec 14 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14655006	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 13 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
15395447	^ MEBN		
		Dec 13 2022 23:45:10	U.S. Bank Trust, N.A. as Trustee, of the LB-Cabana Series IV Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643598	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET		
		Dec 13 2022 23:48:00	United Auto Credit Co, 1071 Camelback St Ste 10, Newport Beach, CA 92660-3046
14678889	EDI: AIS.COM		
		Dec 14 2022 04:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14773934	+ Email/Text: peritus@ebn.phinsolutions.com		
		Dec 13 2022 23:49:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
14726444	+ Email/Text: ecfbnc@aldridgepite.com		
		Dec 13 2022 23:48:00	Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14750508	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Dec 13 2022 23:48:00	Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Westlake Financial Svc
cr		Wilmington Savings Fund Society, FSB, as trustee o
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
cr	*	Westlake C/O Peritus Portfolio Services, P.O. Box 141419, IRVING, TX 75014-1419
14712684	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,;

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14783797 * Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
Westlake C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Karen S Hutchinson thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor William T Hutchinson Sr. thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust N.A., as Trustee of LB-Cabana Series IV Trust lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6